

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)



Order Filed on January 24, 2017  
by Clerk U.S. Bankruptcy Court  
District of New Jersey

In Re:

Tiphany M. Delgado

Case No.: 16-32992(JNP)

Hearing Date: January 24, 2017

Judge: Poslusny

Chapter: 13

Recommended Local Form:

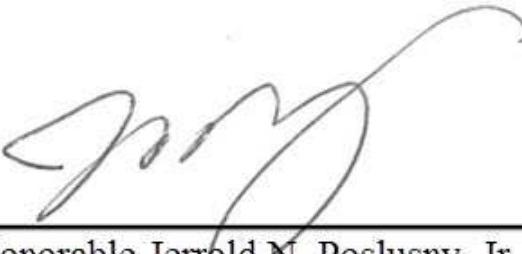
Followed

Modified

## ORDER VACATING STAY

The relief set forth on the following page is hereby **ORDERED**.

DATED: January 24, 2017

  
Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

Upon the motion of Steward Financial Services, under Bankruptcy Code section 362(a) for relief from the automatic stay as to certain property as hereinafter set forth, and for cause shown, it is

ORDERED that the automatic stay is vacated to permit the movant to institute or resume and prosecute to conclusion one or more actions in the court(s) of appropriate jurisdiction to pursue the movant's rights in the following:

- Real property more fully described as:

It is further ORDERED that the movant, its successors or assignees, may proceed with its rights and remedies under the terms of the subject mortgage and pursue its state court remedies including, but not limited to, taking the property to sheriff's sale, in addition to potentially pursuing other loss mitigation alternatives, including, but not limited to, a loan modification, short sale or deed-in-lieu foreclosure. Additionally, any purchaser of the property at sheriff's sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the property.

- Personal property more fully described as:

2011 Kia Optima VIN#KNAGM4AD1B5003973

It is further ORDERED that the movant may join the debtor and any trustee appointed in this case as defendants in its action(s) irrespective of any conversion to any other chapter of the Bankruptcy Code.

The movant shall serve this order on the debtor, any trustee and any other party who entered an appearance on the motion.

**Certificate of Notice Page 3 of 3**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Tiphany M. Delgado  
 Debtor

Case No. 16-32992-JNP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: pdf903

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Jan 24, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 26, 2017.

db +Tiphany M. Delgado, 3137 S. Congress Rd, Camden, NJ 08104-3115

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 26, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 24, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Eric Clayman on behalf of Debtor Tiphany M. Delgado jenkins.clayman@verizon.net

Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com

Jeffrey E. Jenkins on behalf of Debtor Tiphany M. Delgado jenkins.clayman@verizon.net, jenkins.clayman@verizon.net

John L. Laskey on behalf of Creditor Steward Financial Services jlaskey@stark-stark.com U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6